



June 30, 2022

Dear Ambanc Financial Services Shareholder,

The Ambanc Board of Directors recently authorized a dividend of \$1.00 per share payable on June 30, 2022. Enclosed you will find a check for this payment, or if you enrolled for direct deposit, the funds were deposited on June 30, 2022.

Thank you for your continued support and referrals of your friends and family to our bank.

Sincerely,

A handwritten signature in black ink that reads "John R. Oathout". The signature is written in a cursive style with a prominent flourish at the end.

John R. Oathout
President and Chief Executive Officer